

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CASE NO: 23-41028</b>
<b>STEPHANIE T HENRY</b>	)	<b>Chapter 13</b>
	)	
	)	<b>Re: Objection to Claim 1 filed by</b>
	)	<b>CARMAX BUSINESS SERVICES LLC</b>
	)	<b>Acct: 3931</b>
	)	<b>Amount: \$17,746.33</b>
<b>Debtor</b>	)	<b>Response Due: April 27, 2023</b>
	)	

**TRUSTEE'S OBJECTION TO CLAIM 1**

**THIS OBJECTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE OBJECTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE OBJECTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE OBJECTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING, THE DATE OF WHICH WILL BE SENT TO YOU IF YOU FILE A RESPONSE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE OBJECTION AT THE HEARING.**

**REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.**

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee in Bankruptcy, and for her objection to claim states as follows:

The claim of CARMAX BUSINESS SERVICES LLC dated March 28, 2023, should be denied as filed because the secured portion of the claim exceeds the listed value of the collateral. The claim should be allowed as \$11,250.00 secured with the remainder of the claim as a general unsecured claim. An amended claim may be filed.

WHEREFORE Trustee prays the Court will enter its order sustaining this objection.

Dated: April 06, 2023

OBJCLM--AC

/s/ Diana S. Daugherty

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Diana S. Daugherty

Standing Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

(314) 781-8100 Fax: (314) 781-8881

trust33@ch13stl.com

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on April 06, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on April 06, 2023.

STEPHANIE T HENRY  
4631 VARRELMANN AVE  
SAINT LOUIS, MO 63116

CARMAX BUSINESS SERVICES LLC  
225 CHASTAIN MEADOWS CT NW #210  
C/O CARMAX AUTO FINANCE  
KENNESAW, GA 30144-5942

/s/ Diana S. Daugherty  
Diana S. Daugherty, Chapter 13 Trustee